

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, implemented using a computing system, for managing a financial account at a financial institution for a customer, comprising:
 - ~~detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;~~
 - ~~determining a reward associated with the financial account for the customer based on the detected non-credit behavior;~~
 - ~~providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;~~
 - identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;
 - arranging, by the financial institution, a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;
 - ~~receiving, from the enterprise and using the computing system, an acceptance of the offer from the enterprise, the acceptance including contact information~~ identifying a plurality of persons involved with the enterprise of the customer;
 - ~~soliciting, by a financial institution, based upon the contact information and using the computing system, the customer to open~~ the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise;
 - ~~notifying the customer of the determined reward; and~~
 - ~~opening~~ associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting solicitation;

detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;

determining, using the computing system, the reward associated with the financial account for the person based on the detected non-credit behavior; and
notifying the person of the determined reward.

2. (Previously Presented) The method of claim 1, further comprising evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

3. (Currently Amended) The method of claim 2, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

4-5. (Cancelled).

6. (Currently Amended) The method of claim 1, wherein the determined reward for the financial account comprises at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

7. (Previously Presented) The method of claim 1, further comprising:

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

8. (Currently Amended) The method of claim 1, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving a voucher subsequent to a performance of the non-credit behavior.

9. (Currently Amended) The method of claim 8, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving the voucher from the enterprise.

10. (Currently Amended) The method of claim 8, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving the voucher from the ~~customer~~ person.

11. (Currently Amended) The method of claim 1, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the ~~customer~~ person, the identification of the ~~customer~~ person obtained by reading an indicia presented by the ~~customer~~ person.

12. (Cancelled).

13. (Currently Amended) The method of claim 1, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

14. (Original) The method of claim 1, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

15. (Previously Presented) The method of claim 1, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

16. (Currently Amended) A system for managing a financial account at a financial institution ~~for a customer~~, comprising:

~~a component for detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;~~

~~a component for determining a reward associated with the financial account for the customer based on the detected non-credit behavior;~~

~~a component for providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;~~

a component for identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;

a component for arranging a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;

a component for receiving, from the enterprise, an acceptance of the offer from the enterprise, the acceptance including contact information identifying a plurality of persons involved with the enterprise of the customer;

a component for soliciting, based upon the contact information, the customer to open the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise;

~~a component for notifying the customer of the determined reward; and~~

a component for ~~opening~~ associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting solicitation;

a component for detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;

a component for determining the reward associated with the financial account for the person based on the detected non-credit behavior; and

a component for notifying the person of the determined reward.

17. (Previously Presented) The system of claim 16, further comprising a component for evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

18. (Currently Amended) The system of claim 17, wherein the component for evaluating the credit risk of the financial account is further configured for, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

19-20. (Cancelled).

21. (Currently Amended) The system of claim 16, wherein the determined reward for the financial account comprises at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the

enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

22. (Currently Amended) The system of claim 16, further comprises:
a component for associating the financial account with the enterprise if the ~~customer~~ person is currently a customer of an institution controlling the financial account based upon the contact information.

23. (Currently Amended) The system of claim 16, wherein the component for detecting the non-credit behavior of the ~~customer~~ person is further configured for receiving a voucher subsequent to a performance of the non-credit behavior.

24. (Currently Amended) The system of claim 23, wherein the component for detecting the non-credit behavior of the ~~customer~~ person is further configured for receiving the voucher from the enterprise.

25. (Currently Amended) The system of claim 23, wherein the component for detecting the non-credit behavior of the ~~customer~~ person is further configured for receiving the voucher from the ~~customer~~ person.

26. (Currently Amended) The system of claim 16, wherein the component for detecting the non-credit behavior of the ~~customer~~ person is further configured for receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the ~~customer~~ person, the identification of the ~~customer~~ person obtained by reading an indicia presented by the ~~customer~~ person.

27. (Cancelled).

28. (Currently Amended) The system of claim 16, wherein the component for detecting the non-credit behavior of the ~~customer~~ person is further configured for using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

29. (Original) The system of claim 16, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

30. (Previously Presented) The system of claim 16, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

31. (Currently Amended) A computer-readable storage medium comprising a stored set of instructions, which when executed by a processor, performs a method for managing a financial account at a financial institution ~~for a customer~~, the method comprising:

~~detecting non-credit behavior of the customer, the detected non-credit behavior associated with and benefiting an enterprise;~~

~~determining a reward associated with the financial account for the customer based on the detected non-credit behavior;~~

~~providing an offer to the enterprise, the offer comprising an offer to provide the reward to the financial account for the customer in exchange for the customer to further engage in the non-credit behavior;~~

identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;

arranging, by the financial institution, a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;

~~receiving, from the enterprise, an acceptance of the offer from the enterprise, the acceptance including contact information identifying a plurality of persons involved with the enterprise of the customer;~~

~~soliciting, by a financial institution, based upon the contact information, the customer to open the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise;~~

~~notifying the customer of the determined reward; and
opening associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting solicitation;~~

~~detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;~~

~~determining the reward associated with the financial account for the person based on the detected non-credit behavior; and~~

~~notifying the person of the determined reward.~~

32. (Previously Presented) The computer-readable storage medium of claim 31, further comprising evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

33. (Currently Amended) The computer-readable storage medium of claim 32, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

34-35. (Cancelled).

36. (Currently Amended) The computer-readable storage medium of claim 31, the determined reward comprises providing for the financial account at least one of a ~~[[wavier]]~~ waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

37. (Currently Amended) The computer-readable storage medium of claim ~~[[1]]~~ 31, further comprising:

associating the financial account with the enterprise if the ~~customer~~ person is currently a customer of an institution controlling the financial account based upon the contact information.

38. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving a voucher subsequent to a performance of the non-credit behavior.

39. (Currently Amended) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving the voucher from the enterprise.

40. (Currently Amended) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises receiving the voucher from the ~~customer~~ person.

41. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises

receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the ~~customer~~ person, the identification of the ~~customer~~ person obtained by reading an indicia presented by the ~~customer~~ person.

42. (Cancelled).

43. (Currently Amended) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the ~~customer~~ person further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

44. (Previously Presented) The computer-readable storage medium of claim 31, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

45. (Previously Presented) The computer-readable storage medium of claim 31, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.